

Changes to your Farm Contents policy wording

This summary highlights changes to your policy wordings. Importantly, this document is only a summary of the enhancements and changes, so please read it in conjunction with your renewal certificates and the full policy wordings available on our website www.fmg.co.nz

You can also request a copy of your policy wording to be emailed or posted to you, by calling our National Sales and Service Centre team on 0800 366 466.

Farm Contents

What the change is	Where you can find this in your policy document
<p>At FMG we have converted all our policy wordings into plain English.</p> <p>Unless stated in the changes below, your Farm Contents policy has the same coverage as the previous policy.</p> <p>Plain English is about writing and structuring our documents in a way that makes them easier to read and understand. This involves using plainer, less technical language, shorter sentences and more informative headings and tables of contents, making information easier to find.</p> <p>Where possible, references to definitions and cross references have also been removed to enhance readability.</p> <p>These changes reflect expert advice on making things easier to read, understand and use.</p>	<p>Throughout the Farm Contents policy</p>
<p><i>Additional Benefit</i> has been updated to <i>Automatic Benefit</i> to better reflect the nature of these benefits, which are included with your policies as standard.</p> <p>There is no change to the coverage.</p>	<p>Throughout the Farm Contents policy</p>
<p>Amended the automatic costs benefit to confirm that the water or electric power supply to the farm has to be from an external source.</p>	<ul style="list-style-type: none"> • Page 8 • 2.1 We cover additional costs to maintain your farming operations
<p>Clarified the definition of <i>Farm Contents</i> to confirm that all items must be used in the client's farming operations and either be owned by the client or under their care, custody or control.</p>	<ul style="list-style-type: none"> • Page 25 • Definitions, Farm Contents
<p>Added exclusion on labour hire and hire charges.</p>	<ul style="list-style-type: none"> • Page 8 • 2.1 We cover additional costs to maintain your farming operations, includes reasonable labour and hire charges

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<p>Added Automatic Benefit for replacing refrigerant, sight glass and driers.</p>	<ul style="list-style-type: none"> • Page 8 • 2.2 We cover the cost of replacing refrigerant, sight glass and driers
<p>Removed exclusion relating to lifting and lowering costs.</p>	<p>Throughout the Farm Contents policy</p>
<p>Added exclusion for loss caused by altering refrigeration or air-conditioning plant to comply with the Ozone Layer Protection Act 1990.</p>	<ul style="list-style-type: none"> • Page 14 • 5.1 Your farm contents and goods are not insured for some deterioration breakdown or actions
<p>The definition of farm fencing has been amended to exclude stockyards.</p>	<ul style="list-style-type: none"> • Page 25 • Definitions, Farm Fencing